

Information to identify the case:

Debtor 1	<u>Earl William Barry Sr.</u>	Social Security number or ITIN	xxx-xx-9340
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Pamela Kay Barry</u>	Social Security number or ITIN	xxx-xx-1472
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:		23-18864-RG	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Earl William Barry Sr.

Pamela Kay Barry

1/17/24

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Earl William Barry, Sr.
Pamela Kay Barry
Debtors

Case No. 23-18864-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 17, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	Earl William Barry, Sr., Pamela Kay Barry, 702 Maywood Ave, Maywood, NJ 07607-1545
520049232	+ City of Burton, 4303 S Center Rd, Burton, MI 48519-1497
520049234	County of Genesee, 1101 Beach St, Flint, MI 48502-1428
520049241	Michigan Attorney General, 525 W Ottawa St, Lansing, MI 48933-1067
520049244	Rebecca Lynn Barry, 1318 Wells St, Burton, MI 48529-1246
520049246	State of New Jersey, Office of the Attorney General, 25 Market St, Trenton, NJ 08611-2148
520049245	State of New Jersey, Division of Taxation, 50 Barrack St, Trenton, NJ 08608-2006
520049248	U.S. Attorney, District of N.J., Rodino Federal Building, 970 Broad St Rm 502, Newark, NJ 07102-2534

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: charles.forman@txitrustee.com	Jan 17 2024 20:44:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 17 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 17 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Jan 18 2024 01:30:00	Ally Bank Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
520053144	+ EDI: AISACG.COM	Jan 18 2024 01:30:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520049227	EDI: GMACFS.COM	Jan 18 2024 01:30:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
520049228	EDI: TSYS2	Jan 18 2024 01:30:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
520049229	+ EDI: AQUAFINANCE.COM	Jan 18 2024 01:30:00	Bay Finance Company LLC, Attn: Bankruptcy, 1 Corporate Dr, Wausau, WI 54401-1724
520049230	EDI: CAPITALONE.COM	Jan 18 2024 01:30:00	Capital One Financial Corp., Attn: Bankruptcy, 1680 Capital One Dr, McLean, VA 22102-3407
520049231	EDI: CITICORP	Jan 18 2024 01:30:00	Citibank N.A., Mail Code 451, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520049233	+ EDI: WFNNB.COM	Jan 18 2024 01:30:00	Comenity Capital Bank, Attn: Bankruptcy, 12921 S Vista Station Blvd, Draper, UT 84020-2377

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520049235	Email/Text: ECF@fayservicing.com	Jan 17 2024 20:44:00	Fay Servicing, LLC, Attn: Bankruptcy, 1601 Lyndon B Johnson Fwy, Farmers Brnch, TX 75234-6512
520049236	Email/Text: collecadminbankruptcy@fnni.com	Jan 17 2024 20:44:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
520049238	+ EDI: PHINAMERI.COM	Jan 18 2024 01:30:00	GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
520049237	+ EDI: PHINGENESIS	Jan 18 2024 01:30:00	Genesis FS Card, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
520049239	+ Email/Text: bankruptcy@huntington.com	Jan 17 2024 20:45:00	Huntington Bank, Attn: Bankruptcy 41 S High St, Columbus, OH 43215-3406
520049240	EDI: IRS.COM	Jan 18 2024 01:30:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
520049242	Email/Text: MarcsBankruptcyUnit@michigan.gov	Jan 17 2024 20:45:00	Michigan Department of Treasury, Collection/Bankruptcy Unit, Po Box 30168, Lansing, MI 48909-7668
520049243	EDI: PRA.COM	Jan 18 2024 01:30:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 150 Corporate Blvd, Norfolk, VA 23502-4952
520049247	+ EDI: SYNC	Jan 18 2024 01:30:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
520049249	^ MEBN	Jan 17 2024 20:42:08	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2024 at the address(es) listed below:

Name	Email Address
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com

District/off: 0312-2

User: admin

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Charles M. Forman

on behalf of Trustee Charles M. Forman cforman@formanlaw.com
lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com

Michael I. Assad

on behalf of Joint Debtor Pamela Kay Barry mail@cibiklaw.com
cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg

Michael I. Assad

on behalf of Debtor Earl William Barry Sr. mail@cibiklaw.com,
cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5